

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Janina L Bias

Debtor(s)

Case No. 09 B 47924

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2009.
- 2) The plan was confirmed on 02/11/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/11/2010, 09/02/2010, 05/09/2013, 09/18/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/20/2010, 08/13/2014.
- 5) The case was Completed on 05/02/2014.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$27,712.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$24,934.70
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$24,934.70

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,156.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,156.81

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMCA	Unsecured	260.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	700.00	663.32	663.32	176.05	0.00
Americredit Financial Ser Inc	Secured	15,656.00	12,075.00	11,500.00	11,500.00	1,267.07
Americredit Financial Ser Inc	Unsecured	15,656.00	4,436.92	4,436.92	1,177.55	0.00
Bank Of America	Unsecured	0.00	NA	NA	0.00	0.00
BP Oil Co	Unsecured	0.00	NA	NA	0.00	0.00
Budget Rent A Car	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
CCR Services	Unsecured	200.00	NA	NA	0.00	0.00
Citi Auto	Unsecured	0.00	NA	NA	0.00	0.00
Citi Capital	Unsecured	0.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	1,530.00	1,685.00	1,685.00	447.20	0.00
CLC	Unsecured	0.00	NA	NA	0.00	0.00
Collect Systems	Unsecured	0.00	NA	NA	0.00	0.00
Collection	Unsecured	57.00	NA	NA	0.00	0.00
Dependon Collection Service	Unsecured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Diversified Adjustment Service	Unsecured	134.00	NA	NA	0.00	0.00
Educational Credit Management Corp	Unsecured	17,782.00	17,950.27	17,950.27	4,763.96	0.00
First Cash Advance	Unsecured	500.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	524.32	524.32	524.32	139.15	0.00
Kahuna Payment Solutions	Secured	1,274.00	850.00	850.00	850.00	0.00
LabCorp	Unsecured	260.00	NA	NA	0.00	0.00
LabCorp	Unsecured	122.00	NA	NA	0.00	0.00
Litton Loan Servicing	Unsecured	0.00	NA	NA	0.00	0.00
Litton Loan Servicing	Unsecured	0.00	NA	NA	0.00	0.00
Litton Loan Servicing	Unsecured	0.00	NA	NA	0.00	0.00
Macy's	Unsecured	0.00	NA	NA	0.00	0.00
Mila, Inc	Unsecured	0.00	NA	NA	0.00	0.00
Mila, Inc	Unsecured	0.00	NA	NA	0.00	0.00
Navy Federal Credit Union	Unsecured	4,248.86	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Nicor Gas	Unsecured	0.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	1,502.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	0.00	NA	NA	0.00	0.00
Northern Illinois Collections	Unsecured	0.00	NA	NA	0.00	0.00
Pay Day Loans	Unsecured	1,200.00	1,458.18	1,458.18	387.00	0.00
Pelletiere & Associated LTD	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	200.00	205.60	205.60	54.57	0.00
RCS	Unsecured	100.00	NA	NA	0.00	0.00
Receivables Management Inc	Unsecured	250.00	250.00	250.00	0.00	0.00
Resurgent Capital Services	Unsecured	NA	57.79	57.79	15.34	0.00
Rnb Fields3	Unsecured	0.00	NA	NA	0.00	0.00
Sallie Mae	Unsecured	0.00	NA	NA	0.00	0.00
Sullivan Urgent Aid Centers	Unsecured	57.79	NA	NA	0.00	0.00
Village of Oak Lawn	Unsecured	200.00	NA	NA	0.00	0.00
Wilshire Credit Corp	Unsecured	0.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	0.00	NA	NA	0.00	0.00
World Financial Network National Bank	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$12,350.00	\$12,350.00	\$1,267.07
TOTAL SECURED:	\$12,350.00	\$12,350.00	\$1,267.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,231.40	\$7,160.82	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,156.81</u>
Disbursements to Creditors	<u>\$20,777.89</u>
TOTAL DISBURSEMENTS :	<u>\$24,934.70</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.